	Ceruncale of Notice	Paye I 014		
Information to id		. a.g. = 0		
Debtor 1:	Annette Smith	Social Security number or ITIN:	xxx-xx-8629	
	First Name Middle Name Last Name			
Debtor 2:	Walter Smith	Social Security number or ITIN: xxx-xx-9759 EIN:		
(Spouse, if filing)	First Name Middle Name Last Name			
United States Bank	cruptcy Court: District of New Jersey	Date case filed for chapter:	13	5/22/18
Case number:	18-20301-CMG			

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have the required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
Debtor's full name	Annette Smith	Walter Smith
All other names used in the last 8 years		
Address	5 Vicky Court Hamilton, NJ 08610	5 Vicky Court Hamilton, NJ 08610
<b>Debtor's attorney</b> Name and address	Kevin C. Fayette Law Offices of Kevin Fayette, LLC 1675 Whitehorse Mercerville Road Suite 204 Hamilton, NJ 08619	Contact phone 609–584–0600
Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853	Contact phone (609) 587–6888 www.russotrustee.com
Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . (800) 676–6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 5/23/18
EN E	All other names used in the ast 8 years  Address  Debtor's attorney lame and address  Bankruptcy trustee lame and address  Bankruptcy clerk's office occuments in this case may be filed it this address. You may inspect all records filed in his case at this office or online at www.pacer.gov.	All other names used in the ast 8 years  Address  5 Vicky Court Hamilton, NJ 08610  Kevin C. Fayette Law Offices of Kevin Fayette, LLC 1675 Whitehorse Mercerville Road Suite 204 Hamilton, NJ 08619  Bankruptcy trustee lame and address  Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853  Bankruptcy clerk's office Occuments in this case may be filed at this address.  You may inspect all records filed in his case at this office or online at www.pacer.gov.

For more information, see page 2

Debtor Annette Smith and Walter Smith

Case number 18-20301-CMG

#### Meeting of creditors June 21, 2018 at 10:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Chapter 13 Standing Trustee - Trenton, 1 AAA joint case, both spouses must Drive, Suite 101, Robbinsville, NJ 08691 The meeting may be continued or adjourned to a later attend. date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 8/20/18 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 7/31/18 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline: 30 days after the Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13

# bankruptcy case

according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise

#### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline

#### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

# Case 18-20301-CMG Doc 10 Filed 05/25/18 Entered 05/26/18 00:42:29 Desc Imaged

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Annette Smith
Walter Smith
Debtors

Case No. 18-20301-CMG Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2 Date Rcvd: May 23, 2018 Form ID: 3091 Total Noticed: 32

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2018. +Annette Smith, Walter Smith, 5 Vicky Court, Hamilton, NJ 0861 +Apothaker & Associates, 520 Fellowship Road C 306, PO Box 5496, db/jdb Hamilton, NJ 08610-6064 517544650 Mount Laurel, NJ 08054-5496 517544652 +Capital Billing Service, 5042 Wilshire BLVD Suite 880, +Credit Union of New Jersey, PO BOX 37603, Philadelphia, PA 19101-0603 +Easypay/dvra, Attn: Bankruptcy, PO Box 2549, Carlsbad, CA 92018-2549 +Enterprise, PO Box 801988, Kansas City, MO 64180-1988 517544657 517544658 517544659 +Kenneth Dickson, Court Officer, PO Box 687, Forked River, NJ 08731-0687 +Louis A. Greenfield, Attorney, PO Box 17210, Golden, CO 80402-6020 517544667 +Louis A. Greenfield, Attorney, PO Box 17210, Golden, CO 80402-60.
+Publishers Clearing House, PO BOX 6344, Harlan, IA 51593-1844
+Rushmore Service Center, PO BOX 5507, Sioux Falls, SD 57117-5507
+Transnational Limited, LLC, 1162 St. Georges Avenue, Suite 279, 517544668 517544670 517544672 Avenel, NJ 07001-1263 517544675 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: kfayette@kevinfayette.com May 24 2018 00:00:06 Kevin C. Fayette, Law Offices of Kevin Fayette, LLC, 1675 Whitehorse Mercerville Road, Suite 204, aty Hamilton, NJ 08619 E-mail/Text: bnc@russotrustee.com May 24 2018 00:02:28 tr Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853 E-mail/Text: usanj.njbankr@usdoj.gov May 24 2018 00:01:11 U.S. U.S. Attorney, 970 Broad St., smg Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 24 2018 00:01:08 United States Trustee, smq Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 517544665 EDI: HNDA.COM May 24 2018 03:33:00 Honda Financial Services, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016 EDI: HNDA.COM May 24 2018 03:33:00 517544664 Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101-7829 +EDI: BANKAMER.COM May 24 2018 03:33:00 517544651 Bank of America, PO Box 31785, Tampa, FL 33631-3785 E-mail/Text: bankruptcy@cunj.org May 24 2018 00:00:56 517544656 Credit Union of New Jersey. PO Box 7921, 1301 Parkway Avenue, Ewing, NJ 08628-3010 +E-mail/Text: bankruptcy@cavps.com May 24 2018 00:01:30 Cavalry Portfolio Services, 517544653 Attn: Bankruptcy Department, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2322 517544654 +E-mail/Text: bankruptcy@certifiedcollection.com May 24 2018 00:00:56 Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750 +EDI: WFNNB.COM May 24 2018 03:33:00 Co PO Box 182125, Columbus, OH 43218-2125 Comenitybank/New York, Attn: Bankruptcy Dept, 517544655 517544661 +EDI: BLUESTEM May 24 2018 03:33:00 FingerHut, Bankruptcy Dept., 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820 +EDI: BLUESTEM May 24 2018 03:33:00 +EDI: AMINFOFP.COM May 24 2018 03:33:00 Sioux Falls, SD 57117-5524 FingerHut, PO Box 1250:00 First Premier Bank, PO Box 1250, 517544660 Saint Cloud, MN 56395-1250 PO Box 5524. 517544662 517544663 +EDI: AMINFOFP.COM May 24 2018 03:33:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868 517544666 EDI: JEFFERSONCAP.COM May 24 2018 03:33:00 Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303 +EDI: BLUESTEM May 24 2018 03:33:00 Saint Cloud, MN 56303-0820 517544669 Metabnk/fhut, 6250 Ridgewood Road, 517544671 +E-mail/Text: Supportservices@receivablesperformance.com May 24 2018 00:02:04 RPM, 20816 44th Ave W, Lynnwood, WA 98036-7799 +EDI: RMSC.COM May 24 2018 03:33:00 Synchr Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, 517544673 PO Box 965061, Orlando, FL 32896-5061 EDI: AISTMBL.COM May 24 2018 03:33:00 T-Mobile, PO Box 742596, 517544674 Cincinnati, OH 45274-2596 517544676 +EDI: VERIZONCOMB.COM May 24 2018 03:33:00 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225 TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked  $^{\prime+\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

# Case 18-20301-CMG Doc 10 Filed 05/25/18 Entered 05/26/18 00:42:29 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0312-3 User: admin Page 2 of 2 Date Rcvd: May 23, 2018 Form ID: 309I Total Noticed: 32

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2018 at the address(es) listed below:

NONE. TOTAL: 0